



New Fund Time Deposit RewardCash Offer (the "Offer") - Terms and Conditions

When can you enjoy the Offers

1. Offer Period: 7 November 2024 to 31 December 2024 (both dates inclusive) only (the "Offer Period").

Who can enjoy the Offers:

2. Wealth and Personal Banking customers of The Hong Kong and Shanghai Banking Corporation Limited, Hong Kong (and its successors and assigns) ("the **Bank**", "**We**").

What is the offer

3. During the Offer Period, Eligible Customer can enjoy \$200 RewardCash for every accumulated USD25,000 placing to 3-month USD time deposit(s) ("**Time Deposit RewardCash Offer**").
4. Each Eligible Customer can enjoy this offer more than once and earn up to a maximum of \$6,000 RewardCash during the Offer Period.

How can you enjoy the offer

5. Eligible Customer can enjoy the Offers if he/she:
 - a. hold an Eligible Credit Card and his/her credit card account is valid and in good standing during the Offer Period and at the time of crediting the Offer; or have enrolled to the Standalone RewardCash Programme through HSBC Reward+ and your programme profile is valid and in good standing during the Offer period and at the time of crediting the Offer; and
 - b. place a 3-month USD time deposit(s) with Eligible New Fund Amount of USD2,000 or above via HSBC HK Mobile Banking app or HSBC Online Banking during the Offer Period ("**Eligible Time Deposit Transaction**").
6. For the calculation of the RewardCash, Eligible Time Deposit Transaction amount is rounded down to USD25,000. The transaction amount will be converted into HKD equivalent based on the prevailing rate determined by the Bank on the transaction day. All Eligible Time Deposit Transaction are determined according to the Bank's records. The Bank's record is final.
7. If you are qualify for the Offer, we will credit the RewardCash to your Eligible Credit Card account, or Standalone RewardCash Programme profile on or before 31 March 2025. If you do not have any Eligible Credit Cards, the RewardCash will be credited to your Standalone RewardCash Programme profile. If you have more than one Eligible Credit Cards, the RewardCash will be credited to one of the following Eligible Credit Card account according to the following sequence maintained in our record:
 - i. HSBC Premier Mastercard®
 - ii. HSBC Pulse UnionPay Dual Currency Diamond Credit Card
 - iii. HSBC UnionPay Dual Currency Credit Card
 - iv. HSBC Red Credit Card
 - v. HSBC Visa Signature Card
 - vi. HSBC Visa Platinum Card
 - vii. HSBC Visa Gold Card
 - viii. HSBC Mastercard Gold Card
 - ix. HSBC Visa Classic Card
 - x. HSBC Mastercard

- xi. HSBC Green Card
 - xii. HSBC EveryMile Credit Card
 - xiii. HSBC Privé
8. For joint account, only the principal account holder is entitled to the offer. For any enquiries about the RewardCash entitlement, customers should contact the Bank on or before 31 August 2025. Late enquiries will not be accepted.
9. For the avoidance of doubt, any auto roll-over or renewal of time deposit is not applicable to this Time Deposit RewardCash Offer.
10. Eligible Customer must satisfy all the conditions of and qualify for the preferential new fund time deposit rates offer when placing to a 3-month time deposit before you can enjoy this Time Deposit RewardCash Offer. For details, please visit <https://www.hsbc.com.hk/accounts/offers/deposits/#preferential-new-fund-time-deposit-offers>. The interest rates are indicative only. They are not guaranteed and maybe subject to revision, as per prevailing market conditions. Deposits in different currencies, tenors, amount, and customer type will have different preferential time deposit interest rates. We will confirm and advise you the applicable interest rate at the time when the time deposit is placed.

Read before you enjoy the Offers

11. The Offers cannot be used in conjunction with any other time deposit promotion offers apart from the preferential new fund time deposit rates offer, including but not limited to the USD time deposit RewardCash offer and the USD time deposit cash rebate offer applicable to selected customers.
12. When you enjoy the offer by setting up a time deposit in your joint account(s), we may disclose such information to the other joint owner(s) of the account.
13. These terms and conditions and other terms and conditions of the Eligible Credit Card, Standalone RewardCash Programme, RewardCash Programme and HSBC Reward+ will apply.
14. If we believe that you have acted in a fraudulent or abusive way, you will not be able to enjoy the offer and we can deduct the RewardCash and/or debit your credit card or Standalone RewardCash Programme profile to take back any offer you have enjoyed, or cancel your credit card or programme profile.
15. We can change or cancel the offer or amend the terms and conditions. Please check our website for the latest details, availability and terms and conditions of the offer.
16. In case of disputes arising out of this offer, our decision shall be final and conclusive.
17. These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region ("Hong Kong"). In the event of any discrepancy or inconsistency between the English version and the Chinese version of the promotional materials and these terms and conditions, the English version shall prevail.

What these term mean

18. "Eligible New Fund Amount" is the net increase in your latest total balance (across all your deposit accounts) compared to the balance as at 7 calendar days ago. This amount is calculated in HKD. If you

have placed time deposit(s) with new funds in the past 7 calendar days, that time deposit amount will not be included as part of your latest total balance for calculating the Eligible New Fund Amount.

19. Funds that are deposited via cashier's order / cheques drawn on the same-name account(s) with us, transfers / remittance and exchange from existing deposits of the same-name account(s) held with us will not be considered as new funds. In case of disputes, we have the sole discretion to determine the definition of new funds.
20. "Eligible Credit Card" means any Hong Kong Dollar personal primary and/or additional credit cards (excluding HSBC iCAN Card) or UnionPay Dual Currency credit cards issued by the Bank.
21. "Programme Profile" means your Programme profile with designated profile number for earning RewardCash under this profile.
22. "Programme" means the Standalone RewardCash Programme.
23. "Reward+" means HSBC Reward+ mobile application.

Risk Disclosure

Currency conversion risk – the value of your foreign currency and RMB deposit will be subject to the risk of exchange rate fluctuation. If you choose to convert your foreign currency and RMB deposit to other currencies at an exchange rate that is less favorable than the exchange rate in which you made your original conversion to that foreign currency and RMB, you may suffer loss in principal.

To borrow or not to borrow? Borrow only if you can repay!

Issued by The Hongkong and Shanghai Banking Corporation Limited